

Summer, Issue 3

Reducing Summer Melt

Encouraging college attendance through summer connections

Also In this issue:

- ► Default Prevention Day promotes financial literacy
- ▶ Higher education and the 2014 legislative session
- ▶ 2014 FAFSA Frenzy wraps up with annual awards



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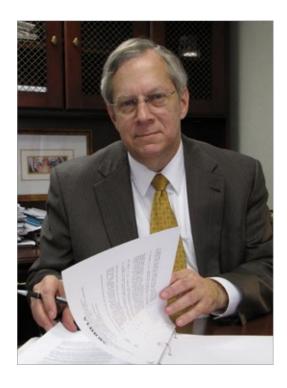
Collaboration is key

ollaboration has long played a crucial role in education. Providing students with quality educational opportunities requires the commitment of many dedicated individuals working toward a common goal. As we continue our efforts to increase the percentage of Missourians with a postsecondary degree or certificate, collaboration has become more important than ever. We value these relationships and the results have been phenomenal.

The Department of Higher Education works with groups throughout the state to make the most of available resources in order to have the greatest impact possible on the students of Missouri.

It was an honor this past spring to receive the Partners in Service Award from the Missouri Community Service Commission in recognition of our partnerships with a number of organizations working to increase college access. We have been able to provide information and assistance to thousands of Missourians seeking higher education through our College Challenge Grant, FAFSA Frenzy and Missouri College Application Week programs.

We are also expanding our efforts to collaborate with our state's colleges and universities to help more Missouri students successfully complete a college degree.



This fall, the nine higher education institutions that participated in Missouri's first Completion Academy in September 2013 will gather again to further focus on strategies to help more students complete a degree. While faculty and staff from these institutions are working on plans to increase college completion on their own campuses, they are also sharing their expertise and experiences with each other in ways that will result in a better higher education system for Missouri.

Also this fall, the department will bring together chief academic officers and faculty from public and private colleges and universities across the state to discuss postsecondary mathematics. The Missouri Mathematics Summit will explore alternatives to the traditional math curriculum and consider ways to help more students successfully complete college-level math courses.

Missouri's new Reverse Transfer Program, which will help more students earn an associate degree, would not have been possible without collaboration between the state's two- and four-year colleges and universities. Following a successful pilot project this past year, the program will be rolled out statewide this September.

Through these initiatives and others, we are pooling our resources and sharing best practices to help more Missouri students achieve their higher education goals.

Missouri Commissioner of Higher Education

David R. Pensell

EVENTS CALENDAR

Interested in promoting a higher education event?

Send your information to social@dhe.mo.gov





July 13-16 • Missouri New Counselor Institute

July 21-24 • Missouri ACTE 2014 Summer Conference

July 29 • Coordinating Board for Higher Education/State Board of Education Joint Meeting to discuss educator preparation and other topics.

July 30-31 • Coordinating Board for Higher Education Retreat

August 22 • FAFSA host application deadline

September 1 • State Offices Closed: Labor Day

September 3-4 • Coordinating Board for Higher Education meeting

September 11 • Missouri Completion Academy: The Sequel

September 11-12 • Missouri Mathematics Summit

September 16 • Missouri Reverse Transfer Rollout

September 19 • 2014-15 FAFSA Federal Corrections and Updates deadlines

September 24-25 • Missouri Safe Schools and Colleges Conference

October 11-15 • Midwest Association of Student Financial Aid Administrators Conference

October 13 • State Offices Closed: Columbus Day

October 20-24 • College Application Week

October 25-28 • NAEHCY Conference



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Reducing Melt

'A community response to a community problem'

ith volunteers in tow, two centers opened in Missouri this summer to help make sure students reach their destination on their journey to college.

The effort to help more Missourians earn a college degree began last year when a group of counselors and educators expressed concern that their students were at risk of falling victim to summer melt. The phenomenon occurs when college-bound seniors, for one reason or another, never show up to campus in the fall – essentially dropping out of college before they even begin.

An informal survey conducted by the St. Louis Graduates organization revealed that counselors in the St. Louis metropolitan area believed that one-third of their students were at risk of not following through on their higher education plans. Because of the concern, St. Louis Graduates developed a plan to address the problem.

With less than three months of planning, the High School to College Center opened it doors in June 2013, piloting a program to prevent summer melt in the St. Louis area.

"This is a community response to a community problem," said Laura Winter, project manager for the St. Louis center.

The center served 214 students during its 11-week operation last summer. More than 60 volunteers



A volunteer assists the first student at the St. Louis-based High School to College Center. The St. Louis program is in its second summer.

helped students and their families complete the necessary steps to begin classes at the college of their choice.

Available data show that 63 percent of participants were enrolled full time at a postsecondary institution for the 2013 fall semester. Another 28 percent were enrolled half time. For the spring 2014 semester, 56 percent were enrolled as full-time students.

Because of the center's success, a similar program, the College Connections Center, was launched in Kansas City this past June. Both centers have set a goal of serving a minimum of 300 students this summer.

Volunteers at the centers include high school guidance counselors, college access program staff, and university financial aid officers and admissions representatives. Students are able to meet with the volunteers at no cost and receive one-on-one guidance with their postsecondary plans.

Staff at the centers help students with financial aid, housing, and transportation issues; accessing online

(continued)

Summer Melt

(from page 5)

enrollment and course registration systems; and completing admissions and enrollment processes. They also help students access summer college transition and enrichment programs if space is still available and answer other questions students may have.

Daisha Smith was one of the more than 200 students who walked through the doors of the High School to College Center last summer. Newly graduated from high school, Smith was looking for help with financial aid.

Smith had her sights set on attending a college in Atlanta, Ga., and would be only the second person in her immediate family to graduate from high school and go on to college. Although she ranked in the top 10 percent of her graduating class at McCluer High School, she had a lot of questions about paying for college, financial aid and scholarships.

"After sitting down with an advisor at the center, I was introduced to the reality of things," Smith said. "I knew I had to be mindful of my finances."

Smith decided to enroll at a school closer to home, Harris-Stowe State University. She is a straight-A student and is excited to begin her sophomore year this fall.

Smith may not need help from the High School to College Center this summer, but she is returning anyway. This time, however, she is working as an intern, helping others avoid summer melt.

"I believe it is important to go back this summer and contribute because just last year I was in need of help and Mrs. Winter and her team were there for me," Smith said. "I want to be there, and I want to meet those individuals and assist them in any way I can because that's exactly what someone did for me."



Dr. David Russell, Missouri commissioner of higher education *(center)*, helped kick off the summer melt prevention program during the St. Louis High School to College Center's open house in May.

Winter said the program design originated from research that suggested providing an additional two to three hours of counseling throughout the summer could prevent summer melt.

The program's success is a testament to the hard work of many individuals, including the students themselves, Winter explained.

(continued)

New technology will aid center efforts

The summer melt centers in St. Louis and Kansas City are piloting a new online software program that supports counselors in gathering data about students' college plans and translates that data to inform their practice. They were one of three programs nationwide selected to pilot the Bridgit program.

The software guides high school seniors through step-by-step tasks including submitting immunization records, registering for summer orientation, paying their first tuition bill, and much more. When seniors complete the steps, which are customized to their housing and postsecondary plans, Bridgit generates a list prioritizing tasks by due date and degree of challenge. Counselors use this list to spur action and drive personalized support matched to their students' needs.

This technology will allow counselors to track the students' progress in preparing for college, as well as contact them via email, text message and phone to offer reminders around important deadlines.

Summer Melt

(from page 6)

"It takes courage for them to walk in and say 'I need help.' Our job is to be as welcoming and supportive as we can be," Winter added.

With the help of the St. Louis center, Smith will continue her education and explore her career options. She is hoping to major in psychology or biology, and possibly attend medical school in the future.

"I have two young nephews who watch my every move and I realize I'm not living just for myself, but for those surrounding me," Smith said. "There are so many possibilities. I'm just weighing my options."

Winter said it can take a great deal of effort to make college a reality for many students, especially if they're the first in their family to go through the process.

"To put a support system in place is a way of saying 'we think you're important and we want to help you succeed," Winter said.

A similar program funded by the Greater Kansas City Community Foundation is now helping students in a five-county region in northwest Missouri. The College Connections Center targeted 106 schools in the Kansas City area, in Missouri and Kansas.



A recent high school graduate receives help from a volunteer at the Kansas City-based summer melt program, The College Connections Center.

The Missouri College Advising Corps is partnering with both the St. Louis and Kansas City summer melt centers. Executive Director Beth Tankersley-Bankhead said she looks forward to serving students in the Kansas City area this summer.

"Our center will be open one evening a week and six days a week. We're excited about how many people have signed up to volunteer and work at the center," Tankersley-Bankhead said. The center has a financial aid officer and certified counselors on site at all times. Representatives from several area postsecondary institutions will also be visiting the center.

"It is a very resource-rich team that we're bringing together," Tankersley-Bankhead said.

Although services are geared toward students who would be the first in their family to attend college and low-income students, the center is not limiting its support. It will provide assistance to students from public, private and charter schools.

"We are open for anyone and everyone," Tankersley-Bankhead said. "The whole point is to make sure students who are headed to college make it there and that not one question or need of assistance prevents them from going to college."

The centers in both Kansas City and St. Louis are open through Aug. 1.

Visit the centers...

High School to College Center

618 N. Skinker Blvd. (Delmar Loop) St. Louis

Open Monday through Friday, 10 a.m. to 3 p.m., Saturdays, 11 a.m. to 2 p.m.

Phone: 314-932-6956

Email: info@stlouisgraduates.org

College Connections Center

3201 Southwest Trafficway Kansas City

Open Monday through Friday, 10 a.m. to 3 p.m., Wednesdays, 5-7 p.m., and Saturdays, 11 a.m. to 2 p.m.

Phone: 573-825-8007

Email: bradforvi@missouri.edu

Marilyn Landrum is a default prevention and financial literacy expert at the Missouri Department of Higher Education

SMART ABOUT SPENDING IOI



Helping students keep their credit clean

To learn how to make smart money decisions and avoid excessive debt, students need to learn to use credit cards wisely.

Students should know that they must be 21 years of age to apply for a credit card without a co-signer. If they aren't 21, a parent or other adult will need to co-sign the credit card application.

Students should shop around for the best deal when selecting a credit card. They should not just look at the teaser or introductory rate. They need to make sure they know what interest rate will be charged after the first six months. They should find out which cards have an annual fee and select one that doesn't have an annual fee, or at least ask if it can be waived.

Students should be reminded that anytime they charge a purchase on a credit card, it's like taking out a small loan. Having a credit card in their name brings with it a lot of responsibility. They are obligated to make at least a minimum payment each month. When they don't pay off the balance each month, the item they got such a good deal on begins to not be such a good deal!

It is also important for students to understand how interest accrues on the unpaid balance. If they charge \$100 and only make a \$50 payment, the next month they will not only owe the remaining \$50, but interest as well.

Some credit cards begin charging interest as soon as a purchase is made. Others allow a grace period. They will not have to pay interest from the time of purchase until the date the credit card payment is due.

Missing a payment due date results in a late fee. Charging more than the card limit will results in an "over-thelimit fee." All these different fees can really add up. Students are not just paying interest for the money they borrowed to buy that "must have" item, but they also have to pay these fees, which if not paid, will also begin to accrue interest.

Students should know their credit card balance and check online frequently to ensure only the purchases made are on their statements. They should also keep a photo copy of the front and back of their card in a safe place in case the card is ever lost or stolen.

Credit cards are a good way to establish credit, and if students use them wisely and pay them off each month, they can establish a good credit score. My best advice – encourage students not to charge more than they can pay off when their statement arrives.



With the end of the 2nd session of the 97th General Assembly of the state of Missouri, you may think there is plenty of time to relax and recreate until the next session begins in January. Nothing could be further from the truth. The General Assembly passed several pieces of legislation relating to higher education that require action between now and the end of the year. I will highlight a few of the many issues that occupied political interest this session.

Many around the capitol are saving this was a more divided and acrimonious legislature than they can ever remember. Alternatively, others have said our current divisions are nothing compared to the strife that existed in our state and federal governments leading up to the Civil War. Frankly, I would guess that political and philosophical divisions have been a part of democratic governing institutions since the beginning. Such disagreements were probably even a part of the "Althing," the national parliament of Iceland and one of the oldest extant parliamentary institutions in the world, when it was formed in 930 A.D.

Clearly, there are deep divisions in our democracy. They range from differences regarding the role government should take in our lives to the amount of money the state will have to run its operations.

For the first time in more than a decade, the governor and the legislature failed to agree on a consensus revenue estimate this year. That estimate usually forms a common basis for the budgetary work of everyone.

Without that agreement, budgeting for Fiscal Year 2015, already a challenge, became even more difficult. And higher education, one of the few areas in state government where spending is seen as largely discretionary, was, and still is, intimately involved in that tussle.

Late last month, Gov. Jay Nixon announced appropriation vetoes and spending restrictions for higher education and all of state government. According to the governor, those restrictions, totaling more than \$90 million for higher education excluding capital improvement projects, are the result of sluggish revenue growth and legislative action to reduce certain taxes. The final outcome will not be known until at least the conclusion of the annual veto session, scheduled for Sept. 10 this year.

But there was more happening at

the capitol than budgeting. Several legislative initiatives relating to higher education were adopted and have been signed by the Governor.

One initiative is interstate reciprocity for distance education. House Bill 1389, sponsored by Representative Mike Thomson, allows Missouri to participate in a multi-state agreement to reduce the regulatory burden on distance education providers while, in many cases, improving the level of consumer protection.

The Missouri Department of Higher Education is beginning the rule development for this initiative and is committed to an open and transparent process. It is our goal to begin approving institutions for participation by the end of 2014.

One of the most important pieces of higher education legislation this session was Senate Bill 492. This legislation, sponsored by Sen. David Pearce, incorporates performance funding into the appropriation process for Missouri's public colleges and universities.

While the General Assembly retains the authority to allocate funds as it desires, the legislation establishes a

(continued)

Missouri will roll out Reverse Transfer program in September

One of Missouri's newest programs to help more students earn a college degree will be rolled out statewide in September.

Higher education officials from across the state will mark the launch of the Missouri Reverse Transfer program at all public and participating private colleges and universities at an event planned for Sept. 16 in Jefferson City.

Through the program, students can transfer college credit from a four-year university to a two-year college that the student has attended in order to complete the requirements for an associate degree.

Students must have earned at least 15 hours of credit from a two-year college to be eligible for a degree from that institution.

This past year, the program was piloted at 11 colleges and universities throughout the state. The Missouri Reverse Transfer Steering Committee presented the results of the pilot to the Coordinating Board for Higher Education in June.

by the Missouri General
Assembly in 2012 called
for the state to develop a
reverse transfer policy for Missouri's
two- and four-year colleges and
universities.

The program is designed to assist students who have earned a significant number of college credits but have not received an associate or bachelor's degree. Students



MISSOURI REVERSE TRANSFER

seamless associate degree completion

who have completed the required credits necessary can qualify for an associate degree even if they are not currently attending college.

For more information about the Reverse Transfer program, visit http://dhe.mo.gov/
MissouriReverseTransferforstudents. php.

Deputy commissioner (from page 9)

process by which 90 percent of new funds allocated to institutional core operations will be allocated according to a performance funding model.

That model is based on the performance funding process developed by the Coordinating Board for Higher Education and public institutions, with one important revision. That revision requires the model to include an additional measure of student employment in a position "associated with the student's degree level and pursuit of a graduate degree."

The legislation also establishes the Missouri Advisory Board for Educator

Preparation or MABEP. This board is intended to ensure closer collaboration between secondary and postsecondary education officials when establishing the standards and criteria for teacher education programs.

Other higher education related bills passed by the General Assembly and signed by the governor include:

- House Bill1206 removes the expiration date on the authority of institutions to transfer real property.
- Senate Bill 723, raises the cap on the amount of revenue bonds that may be issued by the state, including higher education projects.

 Senate Bill 723 and House Bill 1459 creates a tax credit for donations to innovation education campuses.

If you want more information about these bills or any others that relate to Missouri higher education, visit our Web page and click on the Legislative & Budget link.

I encourage you to keep informed and get involved. If you have questions, let us know and we would be happy to help. But keep in mind that the old adage about making sausage and legislation is pretty accurate, so be forewarned!



University of Central Missouri launches historic construction project

The University of Central Missouri broke ground this spring on the largest building project in the school's history.

The \$60 million project includes the development of The Crossing – South at Holden, a new \$41 million 325-bed mixed-use student residential facility, is designed to serve a variety of purposes.

The new living and learning center is designed to serve a variety of purposes. It will house combination two- and four-bedroom units that feature kitchens, living areas, and private bathrooms for every two students and includes supporting community spaces. It will also house an outdoor plaza area and retail space including a new University Store, SPIN! Pizza and Starbucks coffee shop.

An event plaza will be located on the south side of the complex and will include a bike maintenance station, supporting the university's Re-Cycles initiative, a campus bike lending program.

The new mixed-use facility is part

of the university's new contract for student completion, which focuses on measures that will help students graduate in four years.

The groundbreaking came approximately one month after demolition began on the General Services Building, which for many years housed the facilities, planning and operations unit, along with purchasing and printing offices. The new structure is expected to open by the fall 2015 semester.

Additional improvements that are part of the overall project include the relocation of General Services Building services to the former South East Elementary School on the east side of campus and improvements to Audrey J. Walton Stadium at Vernon Kennedy Field, located directly south of the new mixed-use facility.

Stadium improvements include moving locker rooms from the General Services Building to the lower level of Walton Stadium, as well as installation of new visitors' seating and restrooms on the east side of the facility.

Linn State Technical College sports a new name

Missouri's only two-year public technical college has a new name as of July 1.

Legislation approved by the General Assembly changes the name of Linn State Technical College to State Technical College, to better reflect the school's statewide role.

The college attracts students from more than 80 percent of Missouri counties, and its graduates fuel the state's technical workforce. The school offers more than 35 technical programs at the associate of applied science degree and certificate levels.

Founded in 1961 as Linn Technical Junior College, the institution became a part of the public higher education system in 1996.

NEWS FROM AROUND THE STATE

Park University appoints chancellor

Michael H. Droge was recently appointed chancellor of Park University by the Park University Board of Trustees. Droge has served as president of the university since 2009. He also had served as provost and senior vice president.

As chancellor,
Droge hopes
to identify new academic
partnerships for Park,
with special attention
placed on developing new
external relationships. He
has more than 30 years of
distinguished achievement
in teaching, research and
service in higher education.

Droge received his bachelor of arts degree in biology and German from the

University of Kansas. He began graduate studies in Germany and received a master's degree from Texas Tech University. He later earned his Ph.D. in physiology and biophysics from the University of

Texas Medical Branch in

He came to Park University after serving at Texas Women's University where he was professor of biology and dean of graduate studies and research.



Michael H. Droge

Harris-Stowe names new president

Dwaun J. Warmack has been appointed president

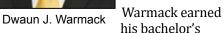
at Harris-Stowe State University.

Warmack brings more than 15 years of higher education experience to the position, previously holding the title of youngest vice president

in the history of Bethune-Cookman University where he was named vice president of student affairs in 2010. In 2013 he was promoted to senior vice president for administration and student services.

Prior to his current position, Warmack was the

associate dean of students at Rhodes College in Memphis, Tenn. He also held positions at Western Carolina University and Delta State University.



and master's degrees from Delta State University in Cleveland, Miss.
Specializing in educational leadership and higher education, he earned his doctorate from Union University in Jackson, Tenn.

Marble named president of Missouri Southern State University

Missouri Southern State University recently named

Dr. Alan Marble its new president. Marble had served as interim president for nearly a year.

Before coming

to Missouri

Southern, Marble had retired from Crowder College after serving the school for 27 years, including seven years as president. He had previously served as business manager

Prior to his career in higher education, Marble owned

and dean of development.

and operated a testing and placement service

that worked with insurance companies to assist injured claimants in their efforts to become retrained and employed.

Marble is a
Missouri Southern
alumnus, earning
his bachelor's
degree there.

He earned his master's degree from Pittsburg State University and his doctorate in higher education administration with an emphasis on finance from the University of Nebraska.



Alan Marble

Metropolitan Community College welcomes new campus president

Metropolitan Community College welcomes Hasan

Naima as president of its Business and Technology campus.

Naima comes to the institution from Rowan-Cabarrus Community College in Salisbury,

N.C., where he served as dean of engineering and business technologies. He also served as special assistant to the provost and professor of engineering and mathematics at Northern Virginia Community College-Woodbridge Campus. In

addition, Naima was dean of the Technical Education

Center at Kansas City, Kansas Community College.

Naima also brings CEO and international experience in industry, higher education administration, and research.



Hasan Naima

He holds bachelor's and master's degrees in plant science from Utah State University. He also earned a bachelor's degree in engineering from Washington State University and a master's and doctorate in engineering from the University of Idaho.

NEWS FROM AROUND THE STATE

Culver-Stockton College names new president

The Culver-Stockton College Board of Trustees recently appointed

Kelly M. Thompson as the 26th president of the college. Thompson is the college's first woman president.



Thompson comes to Kelly M. Thompson Culver-

Stockton from Barton College in Wilson, N.C., where she served as vice president for external relations since 2008.

Thompson's accomplishments at Barton include raising \$3.5 million for a new theater, increasing the college's net tuition revenue by \$2.4 million and raising the academic profile of incoming students.

Thompson has also served in leadership positions at Davenport University, National-Louis University and the National College of Education.

She is a graduate of the University of Illinois-Champagne, received her master's degree in communications and theater from University of Illinois-Chicago, and a doctorate in higher education management from the University of Pennsylvania. Thompson also holds a Certificate of Advanced Study in education leadership from National-Louis University.

Crowder and Drury to compete in Solar Decathlon

Crowder College is partnering with Drury University to compete in the 2015 U.S. Department of Energy Solar Decathlon.

Crowder, a community college located in Neosho, will team up with the Hammons School of Architecture at Drury University in Springfield

The Solar Decathlon is an award-winning program that challenges 20 collegiate teams to design, build and operate solar-powered houses that are cost-effective, energy-efficient and attractive. The winner of the competition is decided based on how well the teams blend affordability, consumer appeal, and design excellence with optimal energy production and maximum efficiency.

"We participated in the first two Solar Decathlons in 2002 and 2005. This is great for our solar program, for our community and for the local economy. We will use the competition as an enhancement to our training," said Russ Hopper, Executive Director of MARET (Missouri Alternative and Renewable Energy Technology).

Hopper noted that the 2011 Joplin tornado has been a major driver for both Crowder and Drury.

"Both schools have worked, and continue to work, to help the citizens of Joplin recover. We all thought that demonstrating a sustainable house that would be both solar powered and disaster resistant would be a good goal," Hopper said.

The Solar Decathlon enhances public understanding of how to save money at home with "clean energy" solutions and provides students with training and hands-on experience to prepare them for careers in clean energy.

Missouri participating in pilot assessment program

Nearly 70 postsecondary schools nationwide have been selected to participate in a pilot approach to learning outcomes assessment. Two-year and four-year schools from nine states, including Missouri, will collaborate to pilot test a cross-state and cross-institutional effort to document how well students are achieving key learning outcomes.

The Association of American Colleges and Universities (AAC&U) and the State Higher Education Executive Officers Association (SHEEO) announced the Multi-State Collaborative program in June.

Schools will look at outcomes for quantitative reasoning, written communication, and critical thinking by assessing authentic student work products using a set of common

rubrics. Faculty members will assess student work and establish the reliability and validity of cross-institutional assessment using this new approach.

During its initial year, the project will be building faculty assessment capacity and collecting student work products. The project will include the development of a Web-based data platform for uploading student work samples and assessment data.

Missouri schools participating in the pilot program include Crowder College, Harris-Stowe State University, Ozarks Technical Community College, Southeast Missouri State University, Three Rivers Community College, Truman State University and the University of Central Missouri.

Promoting cultural exchange

Students gather for annual International Education Day

More than 400 international and study abroad students from colleges and universities across Missouri gathered in Jefferson City for International Education Day April 2. Students — some dressed in native attire — started their day with breakfast in the Missouri State Capitol's Hall of Famous Missourians, listened to debate in the House and Senate chambers, gathered for lunch at Capitol Plaza Hotel, toured the capitol and met with state lawmakers. The event is sponsored by the Study Missouri Consortium, a group of public and independent colleges and universities that promote international education in Missouri.











Default Prevention Day focuses on bankruptcy, student loans



Representatives from more than 30 colleges and universities across Missouri, received information and tools to help their students succeed financially during Default Prevention Day, hosted by the Missouri Department of Higher Education in May.

The state's Default Prevention Grant Program has been working to help students make wise borrowing decisions since its inception in 2001. The program offers training and awards grants to colleges and universities, assisting in the establishment and sustainability of debt management programs, financial literacy workshops, student success and retention efforts, and default prevention activities.

The workshop included a presentation focused on bankruptcy in relation to student loans. Columbia attorney Michael McCrary discussed many of the consequences of defaulting on student loans, including the economic impact.

"You see them [students] at the beginning; I see them at the end. Let's try to see what happens in between," he told the financial aid officers.

McCrary noted that just in the past 10 years, aggregate student loan balances have quadrupled due to growth in both college enrollment and increases in tuition. McCrary said because of the heavy debt, people are often putting off milestones purchases such as buying a home or new vehicle, getting married or starting a family, which in turn affects the economy. He said many young people are moving back in with their parents in order to make their monthly student loan payments.

McCrary said that of the major types of household debt, the rate of delinquent payments is highest among student



Attorney Michael McCrary talks with Karen Koenig-Griffen of East Central College at Default Prevention Day in May. McCrary spoke about the legal aspects of defaulting on student loans.



Vicki Jacobson of Cox College stops by a table at Default Prevention Day to check out several promotional items used to help spread the word about defaulting.

loans, at 11.5 percent. Outstanding student loan balances now exceed outstanding credit card and auto loan balances.

Most student loans are not dischargeable, even if the borrower files bankruptcy. Helping students understand their repayment options and their responsibilities in paying student loans back is important when trying to reduce default rates.

"After being reminded again of how much student loan debt is growing, I commend the default prevention specialists and financial aid counselors who encourage the students to only borrow what they need and work to promote financial literacy," said Marilyn Landrum, a student assistant associate at the department. "Without them, our default rates in Missouri would not be below the national rate."

"The most recent official rate shows that 86.9 percent of Missouri borrowers are repaying their loans," Landrum added.

Since 2001, the Default Prevention Grant Program has provided \$8.9 million to 50 Missouri higher education institutions. The department awarded default prevention grants to 34 postsecondary institutions for the 2013-14 academic year.





Communicating with delinquent borrowers

Several colleges and universities participating in the Missouri Department of Higher Education's Default Prevention Grant Program have chosen to use third-party servicers to assist them in their default prevention efforts. These servicers contact delinquent borrowers that can potentialy impact an institution's cohort default rate.

Outreach to these former students occurs through phone calls. letters and emails.

While there is no one sure way of communicating with delinquent borrowers, overall the most success is found when the servicers are able to talk to the borrower on the phone. Once a borrower understands the servicer is calling on behalf of the borrower's alma mater and trying to assist them, they are more willing to listen.

Ideally, a servicer is able to help the delinquent borrower choose a different repayment plan with more affordable monthly payments. Some borrowers might be eligible for a deferment to temporarily postpone payments.

As a last resort the borrower may request a forbearance but, unfortunately, this sometimes only prolongs the inevitable — default. Interest continues to accrue on loans that are in forbearance, including subsidized loans; therefore, the borrower will owe more when they come out of forbearance than when they went in.

The best use of a forbearance is to bring a delinquent loan current so the borrower can immediately start making payments under a new repayment plan. Most institutions have found success in lowering their cohort default rates while using third-party servicers. Many would not have been able to afford this service without the Default Prevention Grant.

Other institutions assign the responsibility of contacting delinquent borrowers to staff on campus. They too use phone calls, letters and emails to attempt to make contact. One institution found that postcards, in particular, prompted the best response. These institutions believe borrowers may be more comfortable returning a call or opening mail from the institution than a servicer with whom they are not familiar.

The Default Prevention Grant can be used to cover salary, printing, postage, phone and any other associated costs the school incurs in their efforts to reach out to delinquent borrowers.

The 2014–15 Default Prevention Grant recipients will be announced in July. The department will have many more "best practices" to share with financial aid professionals in the future.

Missouri's college 'transfer library' surpasses required 25 courses

Six additional courses approved by state higher education board

Six more courses have been added to Missouri's new "transfer course library" to assist students with the transfer of specific courses at all public colleges and universities in the state.

The additional courses approved in June by the Missouri Coordinating Board for Higher Education, bring the current number of courses in the library to 26, surpassing the minimum 25 courses required by legislation approved in 2012. The board plans to continue expanding the library as new courses are approved.

The library will help thousands of students who transfer college credit each year by simplifying the transfer process.

"The core transfer library provides an excellent resource for students," said Kimberly Harvey, director of admissions and student records at Jefferson College. "Many students have attended various colleges and universities in Missouri. The ability to see how credits transfer among institutions will enable a student to better prepare for his or her educational career."

Harvey noted the library also allows students to better determine their progress on their chosen educational path.

Higher education officials say it could improve college completion rates as well.

"The transfer library will make it easier for students to transfer credit they have earned from one college to another," said Rusty Monhollon, assistant commissioner for academic affairs at the Missouri Department of Higher Education. "Making the transfer process more effective and efficient is one way we are working to increase degree completion in our state."

The Missouri Legislature directed the board to establish by July 1 a library of at least 25 lower-division courses that transfer as equivalents at all public two- and four-year institutions and participating private colleges and universities.

Nearly 10,000 undergraduate students transferred credit from one Missouri postsecondary institution to another in 2011. The transfer library will help students save time and money by ensuring that specific

courses can be transferred on a oneto-one basis among higher education institutions in the state. The library can also help students make more informed choices about the courses they take as they work toward a degree.

In the coming months, department officials will develop policies and procedures for the submission and review of additional courses for the library. An electronic database will be created to provide information about the library to students.

The six new courses added to the transfer library include:

- •Biology lecture for non-majors
- •Biology laboratory for non-majors
- •French I
- •French II
- Spanish I
- Spanish II

Courses approved for Missouri's transfer course library include:

- American government
- American history I
- American history II
- Anthropology
- Art appreciation
- Astronomy
- Calculus I
- College algebra
- Drawing I
- Introduction to sociology
- Introduction to statistics
- Macroeconomics

- Microeconomics
- Music appreciation
- Oral communication
- Philosophy
- Psychology
- Public speaking
- Western civilization
- World religions
- Biology lecture for non-majors
- Biology lab for non-majors
- French I
- French II
- Spanish I
- Spanish II

2014 FAFSA Frenzy wraps up with annual awards

Record number of students filed for financial aid

The Missouri Department of Higher Education's 2014 FAFSA Frenzy once again assisted a record number of students with filing their Free Application for Federal Student Aid (FAFSA).

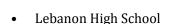
Despite the harsh winter weather, a record 79 events were held statewide. Even though many locations had to reschedule, Missouri's events assisted 1,689 students, an increase of 14.9 percent over the number of students served in 2013.

A record 692 volunteers from Missouri's financial aid offices, college access organizations, high schools, and other organizations provided students and their families assistance with filing the FAFSA, the first step in applying for most federal, state and institutional aid.

Students who attended an official FAFSA Frenzy event were eligible to enter a statewide drawing for one of sixteen \$500 scholarships provided by the Missouri Association of Student Financial Aid Personnel (MASFAP).

To be eligible to receive the scholarship funds, the winning students must be enrolled in a fall 2014 postsecondary program in Missouri and provide enrollment verification. Scholarship winners attended the following 2014 FAFSA Frenzy sites:

- Herndon Career Center
- Moberly Area Community College
- Boonville High School



- Hancock High School
- Bayless High School
- Metropolitan Community College
 Maple Woods
- Ozarks Technical College
- Slater High School
- McCluer High School
- Sarcoxie High School
- Oak Grove High School
- Northeast High School

(continued)

Department begins plans for 2015 FAFSA Frenzy

Site applications sought

As the 2014 FAFSA Frenzy season comes to an end, the Missouri Department of Higher Education, in partnership with the Missouri Association of Student Financial Aid Professionals, is gearing up for next year's event. 2015 will be the 12th consecutive year for FAFSA Frenzy events in Missouri. Since 2004, the state's FAFSA Frenzy program has assisted more than 14,300 filers. The department hopes to continue to set records for participation in 2015.

High school counselors, financial aid officers, college access professionals and other organizations interested in hosting a FAFSA Frenzy site for 2015 can complete a 2015 site application. The application is available on the department's website: http://surveys.mo.gov/index.php/survey/index/sid/111948/lang/en

The 2015 Missouri FAFSA Frenzy main event date is scheduled for Sunday, Feb. 22, 2015. In the event of inclement weather, Sunday March 1, 2015 will serve as a backup date. FAFSA Frenzy events can be held on the main

date, or an alternate date can be selected. If an alternate date is chosen, a site host must be sure to indicate the date and hours the site will be open to the public.

All sites must choose an alternate inclement weather date when submitting a site application – either the main inclement weather date of Sunday, March 1 or a date that accommodates the needs of the local community and high schools.

Missouri high school and financial aid counselors are crucial to the success of FAFSA Frenzy. Normal setup for an event takes about one hour, and event wrap-up may take an additional hour. Therefore, a site coordinator's total time commitment on the day of the event is about four hours.

For more information about FAFSA Frenzy in Missouri, contact the Department of Higher Education. Contact information can be found on the department's FAFSA Frenzy Web page.

FAFSA Frenzy site applications are due Friday, Aug. 22.

FAFSA Frenzy (from page 18)



The 2014 FAFSA Frenzy site coordinator of the year award was presented to Sonya Smith (left), a college and career adviser for Hazelwood East School in St. Louis. She is joined by Royce Sutton, vice president and community development manager at Fifth Third Bank, and Dr. Jacqueline Kelly, Hazelwood East principal.

Site coordinator award

For the third year in a row, the **Department of Higher Education** presented FAFSA Frenzy site coordinator of the year and outstanding volunteer awards. These individuals were nominated by their peers for their dedication to the Missouri FAFSA Frenzy program and to the students served at these events.

The 2014 FAFSA Frenzy Site Coordinator of the Year honor was presented to Sonya Smith, college and career adviser at Hazelwood East School in St. Louis.

Smith was recognized by her peers as someone who works diligently to ensure students and the community have access to the college and career resources they need to be successful. One nominator wrote "she took a personal interest in the students, their parents and those who volunteered."

Hazelwood East held a workshop prior to the actual FAFSA Frenzy event so parents would know what to expect during the event. Smith also had seniors register for PIN numbers in December so they would be ready to begin the FAFSA process.

Smith was able to develop a partnership with Fifth Third Bank, working with Royce A. Sutton, vice president and community development manager. Together they provided a "Free Income Tax Prep Night" workshop to help prevent students and families from completing their FAFSA late due to unfiled taxes.

"All in all, it was a great event where two things were accomplished: taxes were done and students' FAFSA were completed before the first priority date," Smith said.

Both Sutton and Smith expressed their satisfaction with the outcome of their efforts and plan to continue their partnership in the future.

Smith says that her position has allowed her to guide students through the college enrollment process so that every student is successful in future endeavors.

"I am honored to have the opportunity to serve my students as we prepare them to be future leaders of America," Smith said.

Outstanding volunteer awards

Outstanding volunteer awards were presented to Chelsea Giles, associate director of student financial aid at Missouri State University, Springfield, and Jill Rea, assistant registrar/communications at Ozarks Technical Community College, also in Springfield.

Giles was recognized for her service as a volunteer at Ozark High School. She has been a volunteer with the FAFSA Frenzy program for the past four years. She was recognized for her dedication and willingness to volunteer year after year.

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Lisa Wilson, an outreach services coordinator for the Missouri Department of Higher Education presents Chelsey Giles with an outstanding volunteer award.

FAFSA Frenzy (from page 19)

The nomination stated that Giles goes "above and beyond" to help find other willing volunteers and provides a great service to the families who come to the event. The nominator wrote that Giles offers her services "despite the drive, the date and giving up part of her weekend. To me, this is true dedication."

Giles also served as a volunteer at the Missouri State University event site, hosted by OAKFAP, in Springfield.

"The FAFSA Frenzy is an excellent opportunity for those of us in the financial aid profession to give back to our communities by providing personal assistance to students and their families." Giles said. "Applying for financial aid can seem somewhat overwhelming and I am honored to be able to assist students and families and contribute to making college more accessible."

Jill Rea served as a volunteer at Ozarks Technical Community College in Springfield where she assisted with recruiting 30 to 40 volunteers for the FAFSA event.

Her nominator wrote: "Jill organized volunteers with much thought for the day and the quality of service offered to the attendees. For example: at each registration table there were volunteers from a high school, college and financial aid office, which allowed for questions to be answered quickly and before the attendees even began the FAFSA process."

Rea said she enjoys helping and advocating for students and is committed to encouraging students to succeed in achieving their college goals.



Jill Rea, volunteer at Ozarks Technical Community College, receives an outstanding volunteer award from Lisa Wilson.

Special recognition

Twenty 2014 FAFSA Frenzy sites received special recognition for their outstanding attendance and participation by target audiences.

Although all students can participate in a FAFSA Frenzy event, the primary goal of the program is to serve first-generation and low-income students, students of ethnicities typically underrepresented in higher education, and other special populations such as homeless youth.

The following 2014 locations had more than 90 percent of their attendance from families who are members of at least one target audience group.

Organization or school	Target %
Bayless High School	96.30%
Dixon High School	100%
East High School, Kansas City	100%
Hazelwood East High School	93.33%
Hope Academy Charter School North Campus	100%
Lamar High School	100%
Lincoln University	100%
Lindell Student Center	100%
McCluer High School	100%
Northeast High School	94.44%
Paseo Academy of Fine and Performing Arts	100%
Riverview Gardens High School	100%
Saint Louis CC Harrison Center	100%
St. Louis the King School	100%
Silex High School	100%
Soldan International Studies High School	100%
Southeast Missouri State University, Kennett	100%
Southeast Missouri State University, Malden	100%
University City High School	100%
Van Horn High School	92.31%



Destination college - full speed ahead

Headed to the Big Apple

By Eddie Crouse

With graduation ceremonies and celebrations over and a busy school year behind me, I'm looking forward to having fun this summer and preparing for college. Next year, I will be attending Columbia University in New York with a potential major

in history. It's been an exciting conclusion to the long college search and admissions process.

I received my acceptance and financial aid package in early March, and there were different visit programs scheduled for April. Although I had participated in several college tours within the past year or so at colleges in and around Missouri, my only familiarity with Columbia was the online research I had done in my college search process; therefore, my parents and I agreed that it would probably be a good idea to take a trip.

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Teeing off as a Blue Tiger

By Hanna Berendzen

I have accepted a golf scholarship from Lincoln University in Jefferson City. Golf has been a huge part of my life ever since I was big enough to hold a club. However, I never thought I would be playing college golf. My plan was originally to attend the University of Missouri or a university out-of-state. Once I received the scholarship offer, it was too good to pass up. Words cannot describe my excitement for this opportunity.

I plan to go into the business field, and I would like to major in marketing. I work and communicate very well with people, and would like to market for a professional sports team, possibly the PGA. After graduating college, I plan to branch out and move out of my hometown into a bigger city or a different state. I think one thing you should take advantage of in life is traveling. I do plan on coming back

Mizzou student in the making

By Alex Prenger

My college application process was a breeze seeing as there was only one school I wanted to attend that has my major and isn't a 1,000 miles away. The school I've chosen to attend is the University of Missouri in Columbia. I chose this school because of its size, the fact that it has a professional school for veterinary medicine, and it is close to home. Ever since I was young, I have had a passion to work with animals. This carried into the major I have chosen. I plan to study animal sciences with the intent of going on to veterinary school once I receive my bachelor's degree.

After I sent in my application to Mizzou, I received notice that I won a scholarship. The scholarship I received is called the Diversity Award, given to people in ethnic

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(from page 21)

Alex Prenger

groups that are under-represented at the University and who have a competitive academic record. To prepare for college I've chosen a roommate, gone through ROAR (Residents' Online Access to Rooms), and learned of another surprise roommate when the room I chose to live in turned out to be a threeperson room. This summer I will be participating in Summer Welcome where I will choose my classes and become familiar with everything that goes on at Mizzou.

This summer I sadly will be leaving the Missouri Department of Higher Education after three years of working here as an intern. The job has given me so much insight into student financial aid, college life, and everything there is to know about preparing for higher education. I have accepted a summer job that I can continue when I go to school in the fall.

I am excited and a little nervous to take these next steps in my life. Working here has definitely helped me in the process of choosing a school, the application process, and financial aid. I am sad to leave but excited for what the future has in store.

> Meet the **Department** of Higher **Education's new** interns in the next issue of Inside Missouri Higher Education.



Eddie Crouse

I had to make the trip alone, which would be a pretty good indication of my fit. While I was a little anxious about being on time for all the flights and transportation within the city, I was mostly excited for the opportunity to envision myself there at college.

It was great to meet other prospective students and all of the student volunteers who really brought their passion for the school to their work.

I'm sure that it will be a big transition to move to such a large city, but everyone has to adjust to college, and I feel ready to make the change!

As for summer plans, I look forward to continuing to work at the Missouri Department of Higher Education and spending some more time with my friends and younger brother. Writing for this publication has been a great way to both document my personal journey to college and also organize some questions that I've had about the process along the way.

Hanna Berendzen

to Missouri to settle down and raise a family.

I have worked as an intern for the Missouri Department of Higher Education for two and a half years. This job has had a huge impact on my career choice. For starters, it was my first official job. I have always wanted to go into the business field, and MDHE helped me realize that I really enjoy marketing, promoting our social media sites and other helpful tips for high school students and parents. I also learned that I really do enjoy working with people. I will always remember this job not only because it was my first, but also because it helped me choose what field I want to pursue.

I received an incredible opportunity for this summer. I will be working for the Missouri Golf Association as an intern. Not only will this job impact my future career, but also my golf career. I will be working in the office and traveling to tournaments, which will be very

exciting.

Many people have asked me whether or not I'm excited to stay in my hometown for school. Honestly, I am a homebody and I am looking forward to living at home while in college and saving money.

My parents are so proud that I am playing golf in college, and we are all looking forward to traveling to my tournaments and watching me progress in this sport. Most of my friends are staying in Missouri for college so I am also excited and eager to visit them and see the difference of college life in being away from home.

College is going to be a big change for me. However, I am ready for something new. The Missouri Department of Higher Education has helped me greatly, and I am going to miss working here in the summer. I am looking forward to seeing what other incredible opportunities come down the road.

Department receives Partners in Service Award

The Missouri Department of Higher Education was recently honored for its commitment to work with organizations and communities across the state to increase college access.

The department received the Partners in Service Award, one of six honors presented by the Missouri Community Service Commission at its annual awards ceremony in May.

The department was recognized for partnering with college access programs, high schools, and colleges and universities to help more students benefit from higher education. Beth Tankersley-Bankhead, executive director of the Missouri College Advising Corps, nominated the department for the award.

"MDHE and all the individuals who work there have been most helpful to us," she said, noting the department often collaborates and shares resources with her organization.

Derrick Haulenbeek, a former research associate at the Department of Higher Education, accepted the award on behalf of the department.

"We have a very strong partnership with the College Advising Corps," Haulenbeek said. "We were honored to be nominated for our efforts."

The department was recognized specifically for its work on three programs — the College Access Challenge Grant, Missouri College Application Week and FAFSA Frenzy.

Through the federally funded Access Challenge Grant, the department has awarded funds to 23 Missouri organizations that provide information to students and families about the benefits of postsecondary education and career preparation. The Missouri College Advising Corps is one of the grant recipients.



Derrick Haulenbeek recently accepted the Partners in Service award from the Missouri Community Service Commission on behalf of the Missouri Department of Higher Education.

The Access Challenge Grant funds programs that focus on assisting students who may be at risk of not attending or completing college.

The department has participated in the College Access Challenge Grant since 2008. In 2013-14 alone, the program awarded more than \$1.6 million to help first generation and under-represented students and their families prepare for higher education. More than 212,400 students across Missouri have been assisted since the program's inception.

The department partnered with the Missouri College Advising Corps to pilot College Application Week in October 2013. The program was launched to increase the number of college admissions applications completed in the Advising Corps' 26 partner high schools in Kansas City, St. Louis, and south central Missouri.

Nearly 4,000 high school students participated in at least one College Application Week event and more

than 3,600 college applications were submitted by over 2,000 students.

The department's FAFSA Frenzy program assists students and their families with completing the Free Application for Federal Student Aid. The department works with the Missouri Association of Student Financial Aid Personnel, the Missouri **Higher Education Loan Authority** and USA Funds on the program. The event not only offers free professional assistance completing the FAFSA, but also provides information about federal and state student financial aid programs. Students attending a FAFSA Frenzy event also have an opportunity to win a scholarship for attendance at a Missouri postsecondary institution.

"I especially like the Partners in Service award because I believe we have to do things through partnerships and collaboration," Tankersley-Bankhead said. "There is only one such award given annually — it's really an honor.

Governing Board Forum

Annual event brings together Missouri's higher education leaders

Teresa Lubbers, Indiana Commissioner for Higher Education, urged Missouri to continue its efforts to help more students complete a college degree at the state's Governing Board Forum June 5 in Columbia.

Nearly 100 college presidents and chancellors and members of college and university governing boards attended the event, hosted annually by the Missouri Coordinating Board for Higher Education.

"For years, and understandably so, we have been focused on access to higher education, to make sure everybody has an opportunity — based on their own hard work and academic preparation — to continue their education," Lubbers said. "But access is not the prize, completion is."

A former Indiana state senator, Lubbers currently serves as president of the State Higher Education Executives Officers Association. She also addressed recent media reports that have posed the question of whether or not college is "worth it."

"How ironic is it that at a time when college is more important than ever that that's actually the topic," Lubbers said. "It is indisputable that college is worth it. Incomes are higher, unemployment is lower, health care is better, civic participation is greater."

Missouri's Higher education leaders also heard from Dr. Sally Clausen, executive director of the Ingram Center for Public Trusteeship and Governance at the Association of Governing Boards of Universities and Colleges. Clausen, a former commissioner of higher education in Louisiana, spoke about the challenges

and opportunities that come with governing higher education institutions.

Discussion group sessions focused on three issues:

- Higher education finance: controlling costs, promoting affordability and developing a new business model.
- Breaking down barriers to college completion.
- Aligning higher education with Missouri's economic and workforce needs.

to 34 with a two or four-year degree rose from 40 percent in 2011 to 40.7 percent in 2012.

Dalton Wright, chair of the Missouri Coordinating Board for Higher Education, said the forum provides an opportunity for college and university leaders to hear from state and national leaders about issues that impact higher education nationwide. It also allows them to discuss the issues they face every day.

"Many colleges and universities face similar challenges," Wright said. "Our annual forum gives governing board members and higher education

"Access is not the prize, completion is."

– Teresa Lubbers, Indiana Commissioner of Higher Education.

Missouri Commissioner of Higher Education Dr. David Russell provided on overview of postsecondary education in the state and outlined the department's efforts to increase the number of Missourians with a two- or four-year degree or professional certificate.

Russell reported that more
Missourians are earning a college
degree. The percentage of working
age adults in the
state with a two- or
four-year degree
rose from 36.4
percent in 2011
to 36.6 percent in
2012. The increase
was greater among

young adults. The

Missourians age 25

percentage of

leaders an opportunity to step back from their own institutions and take a broader look at how important issues are being handled across Missouri and other parts of the country."

Sponsors for the Governing Board Forum included the Missouri Community College Association and the Council on Public Higher Education.



Completion Academy will reconvene for sequel

Faculty and staff from the nine colleges and universities selected to paticipate in the 2013 Missouri Completion Academy will meet again in September for a "sequel" to last year's event.

The higher education institutions will gather Sept. 11 in Columbia to discuss their efforts during the past year and develop additional strategies to increase college completion

The colleges and universities have focused on a number of strategies including restructuring remedial and gateway courses, implementing block scheduling, developing degree maps and engaging in "intrusive" advising to help more students complete a degree program.

"I have been impressed by the work going on in Missouri to help more

students complete a postsecondary degree or certificate," said Mike Baumgartner, vice-president for finance and special projects at Complete College America. "I look forward to working with them again as they continue their efforts."

Baumgartner provided guidance to the colleges and universitites last year during Missouri's first completion academy.

Colleges and universities participating in the academy include:

- East Central College
- Harris-Stowe State University
- Jefferson College
- Lincoln University

MISSOURI COMPLETION ACADEMY

- Metropolitan Community College
- Moberly Area Community College
- Northwest Missouri State University
- Southeast Missouri State University
- St. Louis Community College

For more information about the Missouri Completion Academy, visit http://dhe.mo.gov/news/2014CompletionAcademy.php.

September summit to explore postsecondary mathematics

Higher education officials from colleges and universities across the state will discuss postsecondary mathematics at the Missouri Mathematics Summit Sept.12 in Columbia.

Hosted by the Missouri Department of Higher Education, the summit will explore alternative pathways and course redesign for mathematics education at the state's higher education institutions.

The group will discuss courses that are currently required for a degree and consider other courses that could be used to meet postsecondary math requirements.

All Missouri colleges and universities are invited to bring a team of five to seven administrators and faculty members to the summit. Teams should include faculty from mathematics as well as other disciplines.

For more information about the Missouri Mathematics Summit, visit http://dhe.mo.gov/news/MissouriMathematicsSummit.php.